#32/C
PATENTY-1-05

CITI0094

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the U.S. Application of

Cris T. PALTENGHE, et al.

Group Art Unit:

3621

Serial No.:

09/190,993

Examiner:

HAYES, J.

Filed:

November 12, 1998

For:

VIRTUAL WALLET SYSTEM

AMENDMENT

U.S. Patent and Trademark Office

2011 South Clark Place

Customer Window, Mail Stop Non-Fee Amendment

Crystal Plaz I Two, Lobby, Room 1B03

Arlington, VA 22202

This amendment is concurrently filed with a Request for Continued Examination (RCE),

along with a check for \$770. Please enter the amendment prior to examination on the merits.

Amendments to the Claims begin on page 2 of this paper.

WSHLIB01 187003.1